

St. Mary's Church

HAMILTON VILLAGE

BUDGET FOR 1920

Expenses inside the Parish:

Salaries of the Clergy.....	\$4100.00
Organist and Choir.....	2400.00
Salary of Sexton.....	900.00
Clergy Pension Fund.....	322.00
Fuel.....	500.00
Light and Power.....	250.00
Maintenance and Repairs.....	1000.00
Rectory Mortgage Interest.....	225.00
Second Mortgage on Rectory.....	242.04
Insurance.....	250.00
Taxes and Water Rent.....	190.00
Rector's Office Expenses.....	200.00
Incidental Expenses.....	125.04

Total Parish Expenses.....\$10,704.08

Expenses Outside the Parish (Assessments):

General Missions.....	\$2507.45
Diocesan Missions.....	792.50
Episcopal Fund.....	254.51
Convention Fund.....	152.70
Religious Education.....	79.25
Social Service.....	9.51

Total for Outside Purposes..... 3795.92

Total Estimated Expenses for 1920.....\$14,500.00

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St. Mary's Church

HAMILTON VILLAGE

Advent, 1919.

A Message from the Vestry to the Parishioners

To Regular Contributors:

Will you not earnestly consider whether you can increase your contribution, each Sunday, by 1 cent? or by two cents? or by 5 cents? by 10, or by 15, or by 25 cents? Any of these rates of increase will be most welcome. Place the increased amount in your envelope next Sunday, and thus indicate your intention to increase your regular offering.

To those who do not use the Envelope System:

Will you not become a regular contributor and use the envelopes? Regular contributions are necessary to meet the regular expenses. Either the Minister-in-Charge or the Accounting Warden will secure for you the envelopes and explain their use.

The inside pages of this folder present a fuller statement of the situation, and the last page presents the Budget for 1920.

Concerning the Budget for Parish Support

A Budget is a schedule of future expenses. Every well-conducted business, whether of a government or of a corporation or of an individual, makes such a budget, and accompanies it by a schedule to show how the necessary amount may be raised.

The Envelope Committee of the Vestry desires to offer the following suggestions with reference to the revenues and expenses of the Parish:

Last year, when the Parish was canvassed for the Every Member Campaign, the number of Contributors was about 250; but as those who are both pewrenters and envelope users appear twice in the table given below, the total is 302:

11 Contributors at \$100.00 annually, or about \$2.00 weekly; total, \$1100.00									
21	"	"	50.00	"	"	"	1.00	"	1050.00
22	"	"	37.50	"	"	"	.70	"	825.00
48	"	"	26.00	"	"	"	.50	"	1248.00
17	"	"	18.20	"	"	"	.35	"	309.40
72	"	"	13.00	"	"	"	.25	"	936.00
5	"	"	10.40	"	"	"	.20	"	52.00
20	"	"	7.80	"	"	"	.15	"	156.00
51	"	"	5.20	"	"	"	.10	"	265.20
35	"	"	2.60	"	"	"	.05	"	91.00

302 Contributors, for a total amount, annually, of.....\$6032.60

But this pledged amount is less than twothirds of the Parish expenses. To make up the deficit, we must now use the Easter offering of about \$1000 and over twice as much more from the open collections, although it is highly desirable that the Easter offering, especially, should be a free gift, devoted to Missions and to other objects outside the Parish.

Theoretically, a system of rented pews, at different rates, enables each parishioner to select that pew or sitting which in price corresponds to what he can and should pay toward the support of the Parish. Practically, however, the pewrent system at St. Mary's has failed both financially and morally: financially, since it provides much less than half the funds necessary for Parish support; morally, because it closes pews and sittings that ought to be free. The Vestry are therefore glad to announce that our amended charter, enabling us to discontinue the renting of pews, is now in force, and we expect to take up the matter of

changing to a free pew basis as soon as the new Rector is in charge. But—and this is absolutely essential—the present pewrentals must be continued in the form of free offerings for Parish support, payable in weekly instalments (through the envelopes) or at some other regular intervals. Further, we request every contributor to consider carefully and conscientiously whether he cannot increase his present contribution by some amount, large or small. Lastly, we urge those who do not now contribute by either of the regular methods, to secure for themselves a place on St. Mary's Honor List by commencing a weekly or other regular contribution.

We need for expenses within the Parish, according to the Accounting Warden's estimate printed on the next page, about \$10,700 annually. How are we to raise it? If about half of the present subscribers would increase their contributions, and enough additional subscribers were secured at varying amounts to bring the total even to 425 persons, which is considerably below the number of communicants on the rolls, we might have something like this:

Contributors at \$300.00 annually, or about \$6.00 weekly; total, \$600.00								
4	"	"	200.00	"	"	4.00	"	800.00
4	"	"	150.00	"	"	3.00	"	600.00
10	"	"	100.00	"	"	2.00	"	1000.00
15	"	"	75.00	"	"	1.50	"	1125.00
20	"	"	50.00	"	"	1.00	"	1000.00
23	"	"	37.50	"	"	.70	"	862.50
21	"	"	31.20	"	"	.60	"	655.20
43	"	"	26.00	"	"	.50	"	1118.00
22	"	"	20.80	"	"	.40	"	457.60
39	"	"	18.20	"	"	.35	"	709.80
60	"	"	13.00	"	"	.25	"	780.00
30	"	"	10.40	"	"	.20	"	312.00
35	"	"	7.80	"	"	.15	"	273.00
19	"	"	6.24	"	"	.12	"	118.56
26	"	"	5.20	"	"	.10	"	135.20
10	"	"	3.64	"	"	.07	"	36.40
16	"	"	3.12	"	"	.06	"	49.92
26	"	"	2.60	"	"	.05	"	67.60

425 Contributors, for a total amount, annually, of.....\$10700.78

Let us reach this at once! We feel confident that St. Mary's people will do it.

If we include the budget for purposes outside the Parish, by which we mean the assessments for Diocesan purposes and for General Missions, our total budget is \$14,500. To our shame be it said that in recent years we have never been able to contribute our full share for General Missions, although it is a moral obligation.

St. Mary's Church

HAMILTON VILLAGE

BUDGET FOR 1920

Black side of Pledge Card and Envelope

A. Expenses Inside the Parish:

Salaries of the Clergy	\$4100.00
Organist and Choir	2400.00
Salary of Sexton	900.00
Clergy Pension Fund	322.00
Fuel	500.00
Light and Power	250.00
Maintenance and Repairs	1000.00
Rectory Mortgage Interest	225.00
Second Mortgage on Rectory	242.04
Insurance	250.00
Taxes and Water Rent	190.00
Rector's Office Expenses	200.00
Incidental Expenses	125.04

Total Parish Expenses\$10,704.08

B. Expenses Outside the Parish (Assessments):

Episcopal Fund	\$254.51
Convention Fund	152.70

Total for Outside Purposes 407.21

Total\$11,111.29

Red Side of Pledge Card and Envelope.

A. Expenses Outside the Parish (Apportionments):

General Missions	\$2507.45
Diocesan Missions	792.50
Religious Education	79.25
Social Service	9.51

Total for Outside Purposes 3,388.71

Total Estimated Expenses for 1920.....\$14,500.00

B. Contributions to special funds, such as Endowment Fund, Rectors' Discretionary Fund and items not classed as current parish expenses.

St. Mary's Church

HAMILTON VILLAGE

ASH WEDNESDAY, 1920

A MESSAGE FROM THE PAROCHIAL CAMPAIGN COMMITTEE

Dear Friend:

Enclosed please find a pledge card which we ask you to earnestly consider, then fill out and hold to be called for by a parish visitor, on Sunday afternoon, February 29th, between the hours of 2 and 5 P. M.

If you are now an envelope contributor, please fill out the card any way, indicating anew the amount that we may look to you to place in your weekly duplex envelope.

If you have not been an envelope contributor, please become one, filling out the card to indicate how much of the parish obligations you will assume and how much you will contribute regularly for other purposes.

If you are a former pew renter, pledged to continue the amount of your pew rent as a special contribution to parish expenses, please indicate the semi-annual payment that you will make. If you intend paying this weekly, please add it to your regular weekly contribution.

We would again call your attention to the fact that the parish must now be supported entirely by us through voluntary free-will offerings and the budget should be covered by the weekly envelope subscriptions.

As you will note from the budget printed on the fourth page, the weekly subscriptions should amount to, approximately, \$300, and that is our goal.

We would remind you also that a minimum contribution at the rate of 10 cents per week on the black side of the pledge card is required as a basis for becoming a qualified voter at parish meetings.

Kindly increase your contributions to as large amounts as you can possibly spare for so worthy an obligation so that our parish can rise to the full measure of its duties and opportunities.

We most earnestly commend for your careful consideration the principles enunciated and adopted in the following

Resolutions

We, the members and friends of Saint Mary's Church, Hamilton Village, West Philadelphia, assembled in meeting in the Parish House this Friday evening, January 30, 1920, do most heartily hereby resolve:

First, That we approve the action of the Vestry taken on January 14th, by which the system of renting pews or sittings in Saint Mary's will be abolished after March 26, 1920.

Second—We extend a vote of thanks and appreciation to the pew renters who have pledged themselves to continue the amount of their pew rents as special contributions to parish expenses, and thereby made the above action possible at this time.

Third—We recognize and endorse the principle that we must support Saint Mary's on a mutual co-operative basis for the benefit of ourselves, our community and the Kingdom of God.

Fourth—It is, therefore, our paramount duty to the best of our ability to pay each of us his or her share of the parish expenses so that the total budget of the church may be provided by fixed and regular subscriptions, i. e., that the total of the contributions on the black side of the weekly duplex envelopes, together with the stated special contributions above referred to, should equal the budget of the church.

Fifth—We endorse the action of the Vestry in having our Charter so amended that the right of voting at the annual parish meetings was extended from the pew renters to all lay members of the church (other than minors) who are regular contributors to parish expenses (the black side) to the amount of not less than \$5.00 per year, for the period of two years prior to the meeting, and we recognize our privilege and our obligations.

Sixth—We realize also the privilege of giving to the general work of the church outside of our parish (the red side of the envelope), and promise to give to our utmost ability.

Seventh—We approve the budget as submitted by the Accounting Warden for the year 1920, aggregating \$14,500.

Eighth—We will assist in every way possible in the obtaining of the new pledge cards by signing our own and by assisting the Campaign Committee in securing the pledge cards of others.

STATEMENT OF INCOME AND DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31, 1919

RECEIPTS.

Pew rents	\$3,523.75
Collections and contributions	5,999.78
Income from investments	219.28
Interest on bank balances	31.33
Special offerings—	
Clergy Pension Fund	\$228.90
Endowment Fund	74.00
Rectory mortgage	384.20
Episcopal Fund	6.00
"For others"	985.39
General Missions	221.75
Foreign Missions	10.55
Diocesan Missions	56.81
City Missions	22.00
Episcopal Hospital	125.12
War Commission	103.00
Church work among the Jews	12.16
Altar Guild	37.55
Choir Guild	30.15
Sunday School	6.15
St. Mary's Aid	71.65
Woman's Auxiliary	50.00
Charities at Rector's disposal	58.60
Organ Fund	113.40
Bishop's Fund	6.20
Maguire Memorial Fund	80.00
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Total receipts	2,683.58
	<hr/>
	\$12,457.72

DISBURSEMENTS.

Salaries of Clergy	\$2,591.72
" " Sexton	900.00
" " Organist and Choir	2,327.95
Clergy Pension Fund	214.81
Current expense	1,096.06
Repairs	616.66
Heat, light and power	1,002.54
Insurance	108.40
Taxes and water rent	187.63
Interest on first mortgage	175.00
Interest and B. & L. dues—second mortgage	242.04
Care of organ	41.25
Special offerings—	
Episcopal Fund	\$254.51
Convention Fund	152.70
Social Service Commission	9.51
Diocesan Board of Religious Education	79.25
Sustentation Fund	54.86
General Missions	221.75
Foreign Missions	10.55
Diocesan Missions	792.50
City Missions	22.00
Episcopal Hospital	125.12
War Commission	247.86
Altar Guild	17.70
Choir Guild	30.40
Sunday School	13.25
St. Mary's Aid	83.60
Woman's Auxiliary	50.00
Charities at Rector's disposal	58.60
Organ Fund	113.40
Bishop's Fund	27.60
Maguire Memorial Fund	80.00
	<hr/>
Total disbursements	2,445.16
	<hr/>
	\$11,949.22

Balances on hand—	
Endowment Fund	\$74.00
Rectory mortgage	384.20
Clergy Pension Fund	14.09
Church work among Jews	12.16
Altar Guild	19.85
Current expenses	4.20
	<hr/>
	508.50
	<hr/>
	\$12,457.72

ST. MARY'S CHURCH

HAMILTON VILLAGE

FEBRUARY 10, 1921.

To the Recorded Contributing Parishioners:

The Vestry has placed in the hands of a Committee the canvass of the Parish, following the "Know the Church's Task" meetings. It has seemed desirable at this time to address the present subscribers by this letter only, personal visits being reserved for those not now pledging financial support to the Church. We request you to read, carefully and thoughtfully, the material presented on the inside of this sheet. Many of the present contributors are doubtless giving all that they can or should; but this letter is sent to all recorded contributors—for the Committee has no knowledge of the individual contributions—although it is designed primarily as an appeal to those who have not yet assumed their proper share of the responsibility.

Pledge cards are enclosed, one for each member of the household; and those who increase their pledges are requested to fill out the cards and send them to the Rector. It would aid in keeping the records up-to-date, if those also who are merely continuing their pledges for the same amounts, would likewise send in the cards; and it would lighten the task of the Committee, if in households where some, but not all, have been making a pledged contribution, those who are already contributors would canvass the non-contributors and send in the new pledge cards to the Rector. Those who prefer to contribute partly or wholly in annual, semi-annual, quarterly, or monthly sums, may indicate this on the card.

We now ask your careful consideration of the data on the following pages. Any member of the Committee will be glad to call and give further explanation, if requested; but no calls will be made at this time on recorded contributors, except by request.

Faithfully yours,

H. LAMAR CROSBY
SAMUEL B. CROWELL
WILLIAM J. DICKSON
GEORGE A. HUGGINS
J. WALTER MAXWELL

GEORGE R. POMEROY
JOHN R. SMUCKER
WILLIAM W. WALKER
CHARLES H. YARNALL, JR.
ROLAND G. KENT, *Chairman*,
204 St. Mark's Square.

EXPLANATION

For your information, we present a summary of the expenses of St. Mary's Church in 1920, and the budget for 1921. You will note that our budget for 1921 is somewhat larger than our receipts in 1920: this means **GROWTH** for St. Mary's, and St. Mary's **MUST** grow, for growth is **LIFE**, while **FAILURE** to grow is **STAGNATION**, stagnation is **DECAY**, and decay is **DEATH**.

The Nation-Wide Campaign Committee report that the actual receipts for General Missions have been increased from \$1,411,971 in 1919 to \$3,013,916 in 1920, an increase of 113 per cent; and at the same time the pledges for parish support, in 1175 parishes reporting, increased 61 per cent over the previous pledged amounts. Now the Executive Council of this Diocese estimates the ability of St. Mary's people to give, for ourselves and for others, at \$20,000 a year, which happens to be almost precisely the amount of our budget. **CAN** we give it? Yes, if we **WILL**! And here is **HOW**:

It has been roughly estimated that the combined incomes of the worshipers at St. Mary's approximate \$500,000; so that our budget is just about 4 per cent of the income of each family. Now study this table carefully:

FAMILY INCOME	FOUR PER CENT ANNUALLY	OR	AMOUNTS TO WEEKLY
\$1,000	\$40		\$0.77
2,000	80		1.54
2,500	100		1.92
3,000	120		2.31
5,000	200		3.85
10,000	400		7.69

Our budget shows that the weekly payments might properly be split between the two sides of the envelopes, in the ratio of about 3 to 1; that is, out of every \$4, \$3 should be put into the black side, "for ourselves," and \$1 into the red side, "for others."

Don't misunderstand! This is a **SUGGESTION**, not an assessment. But we ask you to **THINK IT OVER**. If you can carry your share, **DO SO**. If in your heart and your conscience you feel that you cannot, then feel free to do what you can. If you are able to **DO MORE**, then by all means do it. Let every one determine to give a definite percentage of his income to the work of the Church, whether it be larger or smaller than that suggested. Has God prospered you? Do you feel gratitude for blessings received? Can you not gladly express it by **FREELY GIVING** in return?

IT IS OUR DUTY TO COVER OUR BUDGET BY PLEDGED CONTRIBUTIONS.

PARISH ACCOUNTS, 1920

CURRENT EXPENSES		"FOR OTHERS" AND SPECIAL FUNDS	
Balance from 1919.....	\$13.40	Balance from 1919.....	\$419.21
Receipts in 1920.....	11,030.75	Receipts in 1920.....	2,117.41
<hr/>		<hr/>	
Total cash available.....	\$11,044.15	Total cash available.....	\$2,536.62
Expenses in 1920.....	11,835.37	Expenses in 1920.....	2,110.42
<hr/>		<hr/>	
DEFICIT	\$791.22*	Balance.....	\$426.20

* Deficit met by borrowing \$800, still owing.

The Organ Fund received in 1919 and 1920 \$6,975.27; payments of \$6,844.57 have been made, leaving \$130.70 to be applied to the \$657.08 still owing for the Organ and for electrical work.

<i>Current Expenses of Parish:</i>	BUDGET, 1921	PAYMENTS, 1920
Salaries of Clergy.....	\$4,100.00	\$3,550.00
Organist and Choir.....	2,400.00	2,356.11
Salary of Sexton.....	1,092.00	1,056.00
Church Pension Fund.....	328.72	280.39
Fuel, light, and power.....	1,275.00	1,219.53
Maintenance of buildings.....	2,000.00	1,192.77
Care of organ.....	100.00	35.00
Rectory mortgages, interest.....	422.04	425.79
Insurance.....	250.00	63.59
Taxes and water rent.....	218.50	213.50
Office expenses, secretary, and incidentals.....	1,000.00	1,207.07
Repayment of loan.....	800.00	35.62
	<hr/> \$13,986.26	<hr/> \$11,835.37
<i>Special Funds:</i>		
Organ and electrical work.....	\$657.08	\$4,459.57†
Rectory mortgage, principal.....	500.00
	<hr/> 1,157.08	<hr/> 4,449.57
<i>"For Others":</i>		
Diocesan Assessments:		
Episcopal Fund.....	\$279.96	\$279.96
Convention Fund.....	167.97	167.97
Sustentation Fund.....	50.34	50.34
General Missions.....	4,710.00	1,254.43
Miscellaneous Funds.....	357.72
	<hr/> 5,208.27	<hr/> 2,110.42
Total budget for 1921.....	\$20,341.61	Paid in 1920 \$18,395.36
Receipts in 1920, including Organ Fund, but not including balances from 1919 nor loan	} \$17,728.43	

† From contributions received in 1920 only.

Saint Mary's, Hamilton Village

BUDGET FOR 1925

Clerical Stipends.....	\$5,600.00
Salaries: 1. Choirmaster.....	\$900.00
2. Choir.....	2,000.00
3. Sexton.....	1,100.00
	<hr/> 4,000.00
Maintenance: 1. Fabric.....	500.00
2. Organ.....	100.00
	<hr/> 600.00
Light, Heat and Power.....	1,000.00
Insurance.....	400.00
Interest.....	800.00
Taxes.....	265.00
Pension Fund.....	400.00
Office and Incidentals.....	250.00
Diocesan Obligations.....	400.00
	<hr/> \$13,715.00

Saint Mary's, Hamilton Village

Advent 1924.

DEAR PARISHIONERS:—

Five years ago you chose me to be your rector. From that time you have given me every evidence of your confidence and favour. Unitedly we have worked for our parish. Together we have repaired the heating plant, rebuilt the organ, installed electric lighting throughout and thoroughly restored the fabric. We have brought our ancient and beloved parish into its second century possessing a church second to none other in the diocese in the beauty of its services and the worshipfulness of its interior.

This year I invite your co-operation in a rather different matter, the restoration not of the *fabric* but of the *finances*. The vestry have yielded me leadership in this for an experimental year. My first thought is to take you all into partnership not merely as contributors but as partners in the task. Let me first very briefly suggest to you certain principles, then certain plans. The *principles* which are to guide us are those of which I have spoken from the pulpit:

1. Faith in God's exhaustless treasure of energy and power. Our task is not impossible.
2. Imagination to see ourselves not alone as the heirs of the past, but also as the pioneers of the future.
3. Adventure to do for God in this Parish as "partners together with Him."

That foremost. Now for the plans:

1. We are to have an Associate Priest for the maintenance of the dignity of our worship, the building up of our parish life and the evangelization of this part of the City. I have persuaded our good friend, the Rev. Wm. Howard Davis, to return to his old parish, where we all know and love him, and to give us all his time. You will, I am sure, give him a most hearty welcome.

2. We are to have a Parish Office comparable with the offices now established in all the larger parishes wherein the multitudinous details of modern Church life can be cared for. This office will be under the direction of the rector and the associate priest, with the supervision, on its financial side, of the Accounting Warden. Mr. Huggins is to continue our accountant and disbursing agent. No moneys will be paid out except over his signature and the rector's O. K. The Parish Office will act in the capacity of receiving teller. Hereafter the subscription lists, the ledgers, etc., will be kept at 3916 Locust Street and no longer at 830 Witherspoon Building where so long, so faithfully and so goodnaturedly Mr. Huggins has borne the burden of the work. The establishment of the new office will greatly facilitate the work of the parish and will relieve the rector of a great burden of routine work, which has occupied too much of his time. Through the busy months a Parish Secretary will be maintained.

3. We are to pay our missionary obligations promptly. I invite this year the interest of all in the parish as the natural source and centre of the missionary work of the Church. I do not want to discourage any one from giving to Missions. Quite the reverse. But in 1925 where the expenditure of your bounty is a "neutral" thing will you not divert it to the Parish, or at least leave its distribution to the discretion of the Rector and Vestry? It is my hope that within a few months I shall be able to present to you a missionary budget within our competence in order to stimulate your giving, and provide your bounty with definite objectives, *e.g.*, the Episcopal Hospital, The Church Farm School, S. Mary's Hall, Shanghai, and the like. Meanwhile I want to pay over regularly and promptly at the end of each month every penny that has come to us for missionary purposes. If this is to be done the "black" side of the duplex envelopes must, for the present, carry a heavier proportion of our giving. Within the year I hope we shall be able to take an aggressive part in the missionary task of the Church.

4. I invite fifty of you to come forward as guarantors of the current expenses of the Parish, for the love which you bear the Christ and this old parish. What do I mean? This. We shall divide the actual deficit in the current expense account of the parish each month into 100 parts, equal shares, the liability in each not to exceed \$2.50. He or she who will assume responsibility for one share will obligate himself for not more than \$2.50 a month for not more than ten months, for there will be no appeals made in July and August. Suppose the operating deficit in the month of February

to be \$125, the guarantor of one share will be asked to pay \$1.25, the guarantor of three shares \$3.75. If at the end of May the treasury is short \$50, to carry over an equal book into the next month the guarantor of one share would be liable for 50 cents, the guarantor of three shares for \$1.50. To initiate the scheme the rector obligates himself to defray twelve shares of any possible deficit. He invites subscribers for the remaining 88 shares. Your broker will not recommend this investment, but your God will.

5. Let us all be missionaries for the faith and the Parish. Our faith is pure, our worship sincere, simple, beautiful. There are perhaps many who in this age of unrest and ignorance may not know what we have to give them in Christ's name. You may be able to do here, for Christ what more fortunate persons are doing for Him in distant mission lands, bring men to a right faith, a just practice and an intelligent love of the Divine Father and of Jesus Christ His unique Son our Lord.

In the application of these principles and plans I invite your sympathy and co-operation.

Faithfully your rector,

JOHN A. RICHARDSON.

An envelope for your Christmas offering is enclosed.

The Budget for 1925 will be found overleaf.

St. Mary's Church

Hamilton Village

Philadelphia, Pa.

December 15, 1933.

Dear Friends:—

St. Mary's Church, St. James's Church and the Committee on Episcopal work at the University of Pennsylvania have, as a result of several conferences attended by representatives of each, undertaken to develop a plan for close association in their work.

The plan is not as yet complete; but one of its chief aims is the establishment of St. Mary's as the Church home of those University students who belong to the Episcopal Church, so that, if it be God's will, St. Mary's shall in time become a great University Church.

No part of the plan contemplates any change in the identity or parochial status of St. Mary's. On the contrary, success in working out the plan depends upon the growing strength of St. Mary's, for only upon a vigorous parochial life can the contemplated great work be developed.

The complete harmony of the discussions so far held is a subject for thankfulness, and is the best augury for the true success of the plan as, step by step, it is worked out. It is a venture in Christian cooperation, and, as such is based upon, and must be continued by, earnest prayer.

The first step taken was to provide for the immediate carrying on of St. Mary's worship and work. The clergy of St. James's took over St. Mary's services on November 12. On November 19 the Vestry elected the Reverend John Mockridge as Priest-in-charge, and on November the twenty-fourth the Reverend Ralph E. Coonrad was made Assistant Priest of St. Mary's, giving his whole time to the work. Already there are signs of progress for which we give grateful thanks to God.

The second step was to invite the Committee on University Work and the "Student Vestry" to make themselves at home at St. Mary's. The invitation has been accepted and, on Sunday, November 26, the student organization began its work with us.

Having taken these two steps, the Priest-in-charge and the Vestry went carefully into St. Mary's financial condition and decided to make this condition known to the congregation at once. The situation is serious, but not alarming if all members and friends of the Church will act with prompt generosity upon the recommendations made.

The figures fall into three divisions:

1. The immediate needs,—to December 31, 1933.
2. The budget for the year 1934.
3. The debt.

1. *The immediate needs.* To provide for the cost of carrying on our work to the end of this month will take \$735.42, as follows:

The Reverend Ralph E. Coonrad	\$100.00	
The Reverend F. C. Steinmetz	166.67	
Music	150.00	
Sexton	108.00	
General expense, repairs, light and power, telephone, etc.	162.00	
Care of organ	37.50	
Pension Fund	11.25	\$735.42
		<hr/>

There is in the Accounting Warden's hands about \$135.00. Ordinary income will bring in another \$100.00; and this means that \$500.00 has still to be got.

We ask that this sum be given as a Christmas offering. If, in recognition of the efforts already made in St. Mary's behalf, each of you will make a joyous and generous Christmas present to your Church, we feel sure that the sum asked for will be given in full, and so our first financial milestone be passed.

2. *The situation for the year 1934.* We have carefully estimated the necessary expenses for the Calendar year 1934 as follows:—

Rev. Ralph E. Coonrad	\$1,800.00	
Music	1,500.00	
Sexton and Assistant	1,400.00	
Interest	972.00	
Rev. F. C. Steinmetz (final)	666.70	
Taxes	443.20	
Repairs	400.00	
Insurance	300.00	
Fuel	250.00	
Light and Power	200.00	
Care of Organ	75.00	
Telephone	60.00	
Diocesan Assessments	352.15	
Miscellaneous	180.95	\$8,600.00
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Missions	1,000.00	1,000.00
		<hr/>
		\$9,600.00

3. *The indebtedness.* St. Mary's debts fall into two classes:

A. *Current obligations:*

Diocesan Assessments for 1933	\$352.15	
Taxes on Rectory for 1933	443.20	
Coal, 1933	203.50	
Rev. H. R. Gummey, Jr., 1933	60.00	
H. C. Banks, organist, 1932	500.00	\$1,558.85
		<hr/>

B. Borrowed at Bank	4,800.00	
Mortgages on property	11,400.00	16,200.00
		<hr/>
Total indebtedness		\$17,758.85

The income of St. Mary's comes from endowment, loose collections, special collections and pledged subscriptions. We believe that in 1934 endowment income will be \$1,000 and receipts from collections another \$1,000.

It is with regard to the pledged subscriptions that we desire to make earnest appeal. If they reach a total of \$10,000 for the year 1934 we can

(1) Pay all 1934 expenses, etc.	\$9,600.00
(2) Pay all "current obligations"	1,558.85
(3) Pay on account of borrowed money	800.00
	<hr/>
	\$11,958.85

In other words, if the desired total of \$10,000 is promised, St. Mary's will not only balance its budget for 1934, but reduce its total indebtedness to \$15,400.

In former years the congregation of St. Mary's had no great difficulty in raising considerably more than the sum now asked for. We know that the times are difficult for everyone and that special conditions have curtailed St. Mary's giving power at the moment. Nevertheless we ask that in view of the splendid developments in prospect and in response to the great opportunity now before St. Mary's every individual who is interested in the Church will fill out, sign and return the enclosed card promptly; and will make as large a gift as possible. Please mail the card or cards in the envelope enclosed. On the second Sunday in January all the cards received will be offered to God on the Altar. Let us do our best to see that by that time the full amount of \$10,000 is promised.

In conclusion we ask your constant prayers for your clergy, for your Vestrymen, for all those who are charged with the duty of leadership in this old Parish as it renews its life and vigor.

JOHN MOCKRIDGE,
Priest-in-charge.

WM. I. RUTTER, JR.,

H. LAMAR CROSBY,
Vestry Committee.

St. Mary's Church

Hamilton Village

Philadelphia, Pa.

December 12, 1934.

Dear Friends:—

Just a year ago (December 15th, 1933) a statement was printed outlining plans for a new form of administration at St. Mary's. The plans have all been carried out.

The Rev. John Mockridge was elected Rector of St. Mary's.

The Rev. William B. Stimson, having been appointed Student Pastor of Episcopal Students, was elected Assistant Priest at St. Mary's.

The Committee on University Work with the aid of the "Advancement Society" undertook and completed the renovation of the Rectory without cost to the Parish.

The Rev. Ralph E. Coonrad who has so faithfully served St. Mary's since November, 1933, moved into an apartment next door to the Rectory.

Steady progress has been made during the year. Congregations have increased, organizations have taken on new vigor, and new ones are being formed.

By resolution of the Vestry, a Men's Committee of Eight, and a Women's Committee of Twelve, have been formed as Vestry Auxiliaries. This has the effect of increasing the central lay organization of the Parish from 12 to 32 people, and of giving our faithful women a full share in the management of the Church's affairs.

The statement of December 15th, 1933, besides announcing the new plans, put before St. Mary's people the exact financial condition of the Parish as of that date, and also an estimate of the financial needs for the year 1934. Expenses have been kept below the estimate then made, but St. Mary's people have not provided sufficient income to meet them. Since January 1, 1934, a deficit has been accumulated. Towards meeting this, the Clergy and the Vestry ask for generous gifts during the rest of this month and especially at Christmas when it is hoped the offering will be not less than \$700.

The estimated expenses for the year January 1-December 31, 1935, are listed below. The total is less than last year's estimate—a non-recurring item of \$600 and a smaller sum for debt reduction accounting for the difference. Of the \$10,000 needed, \$3,000 is expected to come in from endowment income, from regular and special collections and from the Parish organizations, so that this appeal is for \$7,000 to be provided for by pledged subscriptions.

Let us analyze this \$7,000. It is \$135 for each week of the year. If 135 people could and would give \$1.00 each week or 270 people were to give 50¢ each week, the whole amount would be raised. It is better every way for each person to consider not how much he will give *through the year*, but how much he will give *each week*, for then he can compare his gift to the Church with what he spends each week for amusement, entertainment or other items. Some of St. Mary's people can and will give very much more than \$1.00 a week, some can give very much less; but all should consider their obligation to the Church in the light of what they spend each week on pleasure in some form. How much do you spend on movies? How much on cigars and cigarettes? These are the questions you should put to yourselves when you are considering how much each week you will promise to your church.

This statement is being brought to you by a member of St. Mary's, one of a group of canvassers who have kindly undertaken this task. Accompanying it are cards which you are asked to fill out, sign and return in the addressed envelope at your earliest convenience. If you wish to have a package of envelopes sent to you, please check accordingly on your card.

The progress of St. Mary's depends very much on the response each of you makes to this appeal. Please, therefore, treat it very seriously, remembering the privileges and the responsibilities all of us have as members of Christ's Holy Church.

JOHN MOCKRIDGE,
Rector.

ESTIMATED EXPENSES AND RECEIPTS, JANUARY 1 TO DECEMBER 31, 1935.

Estimated Expenses:

The Rev. Ralph E. Coonrad	\$1,800	
Music	1,200	
Sexton and assistant	1,400	
Interest	1,000	
Taxes, repairs and insurance	1,200	
Fuel, light and power	1,000	
Miscellaneous (including telephone)	400	
		<hr/>
		\$8,000
Diocesan and General, including Missions.....		1,000
To reduce debt		1,000
		<hr/>
		\$10,000

Estimated Receipts:

Endowment	\$1,000	
Parish organizations	1,000	
Collections in Church	1,000	
		<hr/>
		\$3,000
Balance to be raised by subscriptions		<hr/>
		\$7,000